

ABSTRACT OF THE DISCLOSURE

A method of improving the loss ratio on a book of insurance including the use of a computer data base with a user interface display including questions for insured entities making up the book of insurance. Spaces are provided on the display for the input of answers from an insured. A survey is used to question the insured entity, the survey eliciting answers to the questions posed. Data is input from the answers received into the computer data base at the spaces provided for. The answers that are collected are compared with answers contained in written documents having information that was supplied by a third party insurance underwriter. Inconsistent answers are identified and the information obtained is reported to the underwriter who can determine whether or not the insurance premium of the insured should be adjusted.

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